

EIGHT WAYS TO AVOID BEING RIPPED OFF

The modern consumer faces a mind-boggling barrage of scams promoted by con artists using the electronic and print media, telephones, door-to-door solicitations, the mail, and now the Internet. These con artists are not only slick, but they're quick. Often they move around too fast for law enforcement to catch. The best offense is to be defensive. Don't give your money to a con artist in the first place. Follow this advice and avoid becoming a victim:

1. Be skeptical. Don't let promises of huge earnings, free prizes or huge discounts overpower your better judgment. If you are not familiar with the company making such offers to you, ask a lot of questions. Make them earn your trust; don't give it to them. If the "deal" sounds too good to be true, it probably is.
2. Compare prices. The best way to find out if you're getting a good deal is to see what a company's competition charges. What is "on sale" at one store may be "regular price" at another. Get several written estimates if you need service work done, especially on major repairs.
3. Get it in writing. If a salesperson makes oral promises or representations about a product, get them in writing. Otherwise, it is your word against the salesperson's.
4. Read everything. Read and understand what you are signing before you sign it. Tell the salesperson you will not sign a contract or sales agreement until you have had a chance to read it, even if that means waiting until the next day. Any legitimate salesperson will give you the extra time and not demand an immediate commitment. Keep copies of all receipts and sales slips.
5. Keep personal information private. Do not give credit card numbers, bank account numbers or personal information -- even blank copies of your business stationery -- to any strangers. This information can be used to process phony transactions to steal from you. Don't fall victim to phony "surveys" -- often done by phone -- which are simply a con artist's way to harvest personal information to steal from your wallet.
6. Consider what you will do if you have problems. What will you do if a product does not perform as advertised? You may have to pay postage on returned mail-order merchandise. The company may also charge a restocking fee or only give you credit toward another purchase. Buying locally may be your best bet. A mail-order firm based out of state may be less responsive to your complaints. Remember, no law requires any business to give you a cash refund on a sale. Check a company's return, warranty and repair policy before you buy, not after you have problems.
7. Don't believe empty promises. Overused retail phrases such as "lifetime warranty" and "guaranteed" mean nothing if the business is not sound, legitimate and responsive to your needs. If the company goes out of business, you will have little recourse.
8. Check the reputation. A good consumer checks the reputation of retailers and service providers before buying from them. Call the North Dakota Attorney General's Consumer Protection Division at 1-800-472-2600 to check out the complaint history of a company. Ask for references from past customers and watch out for any salesperson reluctant to provide references.